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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Bill DESANE  
Serial No. : 09/882,992  
Filed : June 14, 2001  
For : BUSINESS METHOD FOR ACQUISITION OF  
DEBTOR REAL ESTATE AND  
RESTRUCTURING OF DEBT  
Art Unit : 3624  
Examiner : Steven R. Wasylchak

**RESPONSE TO OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

January 7, 2005

Sir:

In response to the Office Action dated September 9, 2004, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.

I hereby certify that this correspondence and/or fee is being deposited with the United States Postal Service as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" on January 7, 2005.

STEINBERG & RASKIN, P.C.

BY:

*Ginnette McPherson*